

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

RICHARD ANDREW GRASSO
BARBARA JEAN GRASSO
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:18-10145 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 26, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/21/2018 and confirmed on 4/25/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		7,020.00
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		7,020.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	354.25	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		3,854.25

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: 5479				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: 7672				

*** N O N E ***

Priority					
	DANIEL P FOSTER ESQ**	0.00	0.00	0.00	0.00
	Acct:				
	RICHARD ANDREW GRASSO	0.00	0.00	0.00	0.00
	Acct:				
	FOSTER LAW OFFICES**	0.00	0.00	0.00	0.00
	Acct:				
	DANIEL P FOSTER ESQ**	3,500.00	3,500.00	0.00	0.00
	Acct:				

*** N O N E ***

Unsecured					
	ECMC(*)	19,707.55	961.06	0.00	961.06
	Acct: 9297				
	ALEXIS REHDERS	0.00	0.00	0.00	0.00
	Acct: 3612				
	BANK OF AMERICA NA**	11,329.87	552.51	0.00	552.51
	Acct: 1186				
	BANK OF AMERICA NA** (LMP)	0.00	0.00	0.00	0.00
	Acct: 7465				
	BANK OF AMERICA NA**	5,490.58	267.76	0.00	267.76
	Acct: 0587				
	PORTFOLIO RECOVERY ASSOCIATES, LL	7,146.54	348.51	0.00	348.51
	Acct: 5303				
	MIDLAND FUNDING LLC	3,925.28	191.42	0.00	191.42
	Acct: 5000				
	CAPITAL ONE**	0.00	0.00	0.00	0.00
	Acct: 0053				
	COMENITY BANK	0.00	0.00	0.00	0.00

18-10145 TPA

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 3575				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct: 5994				
	KEYBANK NA S/B/M FIRST NIAGARA BANI	426.43	20.80	0.00	20.80
	Acct: 8189				
	CAPITAL ONE NA**	1,672.57	81.56	0.00	81.56
	Acct: 5218				
	PENN CREDIT CORP++	0.00	0.00	0.00	0.00
	Acct: 2216				
	SEARS/CITI CARD USA*++	0.00	0.00	0.00	0.00
	Acct: 6550				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 0474				
	QUANTUM3 GROUP LLC AGNT - MOMA FI	2,119.25	103.35	0.00	103.35
	Acct: 1375				
	QUANTUM3 GROUP LLC AGNT - MOMA FI	3,682.35	179.57	0.00	179.57
	Acct: 1186				
	UPMC HEALTH SERVICES	731.70	35.69	0.00	35.69
	Acct: 9706				
	US BANK NA**	8,544.69	416.68	0.00	416.68
	Acct: 0656				
	UPMC PHYSICIAN SERVICES	140.30	6.84	0.00	6.84
	Acct: 9706				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 1375				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	FIRST ENERGY*	0.00	0.00	0.00	0.00
	Acct:				
					3,165.75
TOTAL PAID TO CREDITORS					3,165.75
TOTAL CLAIMED					
PRIORITY		0.00			
SECURED		0.00			
UNSECURED		64,917.11			

Date: 03/26/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

RICHARD ANDREW GRASSO
BARBARA JEAN GRASSO
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:18-10145 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Richard Andrew Grasso
Barbara Jean Grasso
Debtors

Case No. 18-10145-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Mar 29, 2021

User: jmar
Form ID: pdf900

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Richard Andrew Grasso, Barbara Jean Grasso, 4400 East Lake Road, Apt 320, Erie, PA 16511-1394
14777968	+ Aes / Pheaa Frn, PO Box 61047, Harrisburg, PA 17106-1047
14782534	+ Alexis Rehders, 1418 Lynn Street, Erie, PA 16503-1731
14777969	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, Po Box 982238, El Paso, TX 79998
14824327	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14777970	+ Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
14777972	+ Capital One / Best Buy, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
14809568	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14977206	ECMC, PO Box 16408, St. Paul, MN 55116-0408
14777978	Kohls / Capital One, N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051
14807087	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14782535	+ UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
14818707	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14818708	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
14796824	++ US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 address filed with court:, U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
14777987	++ US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 address filed with court:, Us Bank, 4325 17th Avenue South, Fargo, ND 58125

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14777971	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Mar 30 2021 03:18:06	Capital One, 15000 Capital One Drive, Richmond, VA 23238
14777973	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 30 2021 04:35:00	Comenity Bank / Bonton, Po Box 182789, Columbus, OH 43218-2789
14777974	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 30 2021 04:35:00	Comenity Bank / Hsn, Po Box 182120, Columbus, OH 43218-2120
14777975	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 30 2021 03:07:18	Dsnb Macys, Po Box 8218, Mason, OH 45040
14777976	+ Email/Text: bankruptcy@firstenergycorp.com	Mar 30 2021 04:36:00	First Energy, Revenue Assurance, 1310 Fairmont Avenue, Fairmont, WV 26554-3526
14777977	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Mar 30 2021 04:36:00	Keybank Na, 4910 Tiedeman Road, Cleveland, OH 44144-2338
14807453	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 30 2021 04:36:00	MIDLAND FUNDING LLC, PO BOX 2011, Warren MI 48090-2011
14814181	Email/Text: Bankruptcy.Notices@pnc.com	Mar 30 2021 04:34:00	PNC Bank, N.A., Attn: Bankruptcy, 3232

District/off: 0315-1

User: jmar

Page 2 of 3

Date Rcvd: Mar 29, 2021

Form ID: pdf900

Total Noticed: 34

			Newmark Drive, Miamisburg, OH 45342
14777980	Email/Text: Bankruptcy.Notices@pnc.com	Mar 30 2021 04:34:00	Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230
14777981	Email/Text: Bankruptcy.Notices@pnc.com	Mar 30 2021 04:34:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
14814092	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 30 2021 03:29:57	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14778780	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 30 2021 03:06:54	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14809324	Email/Text: bnc-quantum@quantum3group.com	Mar 30 2021 04:35:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14777982	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 30 2021 03:06:51	Sears / Cbna, Po Box 6282, Sioux Falls, SD 57117-6282
14777983	+ Email/PDF: gecsed@recoverycorp.com	Mar 30 2021 03:05:45	Syncb / Jcpenney, Po Box 965007, Orlando, FL 32896-5007
14777984	+ Email/PDF: gecsed@recoverycorp.com	Mar 30 2021 03:17:41	Syncb / Lowes, Po Box 965005, Orlando, FL 32896-5005
14777985	+ Email/PDF: gecsed@recoverycorp.com	Mar 30 2021 03:05:46	Syncb / Walmart, Po Box 965024, Orlando, FL 32896-5024
14777986	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 30 2021 03:06:46	The Home Depot / Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14796824	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Mar 30 2021 04:36:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
14777987	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Mar 30 2021 04:36:00	Us Bank, 4325 17th Avenue South, Fargo, ND 58125

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION, SUCCESSOR BY MERGE
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14777979	##+	Penn Credit Corporation, 916 South 14th Street, Harrisburg, PA 17104-3425

TOTAL: 1 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2021

Signature: /s/Joseph Speetjens

District/off: 0315-1

User: jmar

Page 3 of 3

Date Rcvd: Mar 29, 2021

Form ID: pdf900

Total Noticed: 34

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO NATIONAL CITY BANK, SUCCESSOR BY MERGER TO NATIONAL CITY MORTGAGE, A DIVISION OF NATIONAL CITY BANK OF INDIANA bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Richard Andrew Grasso dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Barbara Jean Grasso dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5